

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**3** Valuation of Security**0** Assumption of Executory Contract or Unexpired Lease**0** Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Lori Kim Andrews Jones**Case No.: **21-16020**Judge: **ABA**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice RequiredDate: **1/20/2022**☐ Motions Included☐ Modified/No Notice Required**THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.****YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney ABF Initial Debtor: LAJ Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor has paid **\$3,750.00 to date** and shall pay **625.00 Monthly** to the Chapter 13 Trustee, for a remaining 6 months starting on 2/1/2022 for a total of **12 months**. Debtor to sell real property within six (6) months to pay 100% to all timely filed/non-disputed claims.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☒ Sale of real property
Description: 308 North Clareton Avenue: Margate City, NJ 08402
Proposed date for completion: on or before May 1, 2022

- ☐ Refinance of real property:
Description:
Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Chapter 13 Standing Trustee	Trustee Commissions	to be determined
Law Office of Andrew B. Finberg, LLC	Attorney fees & costs	\$4,063.00
Law Office of Andrew B. Finberg, LLC	supplemental attorney fees & costs	-to be determined/subject to Court approval

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor: **Select Portfolio, National Financial Solutions, Chase Auto Finance, Santander, JPMCB Auto Finance**

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ ___ to be distributed *pro rata*
- ☒ Not less than 100% to all timely filed/unopposed claims percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**
The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐
NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims

- | | |
|----|---------------------------------|
| 3) | <u>Secured Claims</u> |
| 4) | <u>Lease Arrearages</u> |
| 5) | <u>Priority Claims</u> |
| 6) | <u>General Unsecured Claims</u> |

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below why the plan is being modified:	Explain below how the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>January 20, 2022</u>	<u>/s/ Lori Kim Andrews Jones</u> Lori Kim Andrews Jones Debtor
Date: _____	_____ Joint Debtor
Date: <u>January 20, 2022</u>	<u>/s/ Andrew B. Finberg</u> Andrew B. Finberg Attorney for the Debtor(s)

In re:
Lori Kim Andrews Jones
Debtor

Case No. 21-16020-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 26, 2022

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2022:

Recip ID	Recipient Name and Address
db	+ Lori Kim Andrews Jones, 48 Whyte Drive, Voorhees, NJ 08043-4152
519270677	+ Bradley's Funeral Home, 601 Route 73, Marlton, NJ 08053-9660
519270678	Center for Family Guidance, 765 New Jersey 70, Marlton, NJ 08053
519270682	+ Financial Recoveries, 200 E Park Dr., Ste. 100, Mount Laurel, NJ 08054-1297
519287722	+ Ford Motor Credit Company, LLC, Morgan, Bornstein and Morgan, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
519322804	+ Gellert Scali Busenkell & Brown, LLC, Holly S. Miller, Esq., 1628 John F. Kennedy Blvd., Suite 1900, Philadelphia, PA 19103-2113
519323615	+ Inez M. Markovich, Esq., McCarter & English LLP, 1600 Market Street, Suite 3900, Philadelphia, PA 19103-7242
519270683	+ James T Jones, 48 Whyte Drive, Voorhees, NJ 08043-4152
519323181	+ John C. Eastlack, III, Esq., Lauletta Birnbaum, LLC, 591 Mantua Boulevard, Suite 200, Sewell, NJ 08080-1032
519270687	+ LVNV Funding, c/o Redurgent Capital, PO Box 129, Greenville, SC 29602
519270686	+ Lauletta Birnbaum, attn: John C. Eastlack, III, Esquire, 591 Mantua Blvd, Suite 200, Sewell, NJ 08080-1032
519323182	+ Lauletta Birnbaum, LLC, 591 Mantua Boulevard, Suite 200, Sewell, NJ 08080-1032
519270688	National Financial Solutions, 491 Old York Road, #200, Jenkintown, PA 19046
519323092	+ National Financial Solutions, LLC, c/o McCarter & English, LLP, Attn: Inez M. Markovich, Esq., 1600 Market Street, Suite 3900, Philadelphia, PA 19103-7242
519270689	+ Quality Asset Recovery, 7 Foster Avenue, Gibbsboro, NJ 08026-1191
519322575	+ Regency Accounts, LLC, Holly S. Miller, Esq., Gellert Scali Busenkell & Brown, LLC, 1628 John F. Kennedy Blvd., Suite 1900, Philadelphia, PA 19103-2113
519270690	+ Santander, P.O. Box 961212, Fort Worth, TX 76161-0212
519270691	+ Select Portfolio Servicing, 10401 Deerwood Park BV, Jacksonville, FL 32256-5007
519270693	South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
519491606	+ State of New Jersey, Division of Taxation, PO BOX 245, Trenton, NJ 08695-0245
519492555	+ State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445
519283646	U.S. Bank, N.A., successor trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
519491607	+ Underwood & Micklin, 1236 Brace Road, Cherry Hill, NJ 08034-3229

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 26 2022 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 26 2022 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519270674	+ Email/Text: EBNProcessing@afni.com	Jan 26 2022 20:29:00	AFNI, P.O. Box 3097, Bloomington, IL 61702-3097
519270675	Email/Text: bankruptcy@pepcoholdings.com	Jan 26 2022 20:29:00	Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
519276916	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 26 2022 20:34:57	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519270676	Email/PDF: acg.bmw.ebn@aisinfo.com	Jan 26 2022 20:34:52	BMW Financial Services, P.O. Box 3608, Dublin, OH 43016
519280981	+ Email/PDF: acg.bmw.ebn@aisinfo.com		

District/off: 0312-1

User: admin

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Date Rcvd: Jan 26, 2022

Form ID: pdf901

Total Noticed: 43

		Jan 26 2022 20:35:03	BMW Financial Services Attn: Customer Accounting, 5550 Britton Parkway, Hilliard, OH 43026-7456
519291951	+ Email/Text: documentfiling@lciinc.com	Jan 26 2022 20:29:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
519303440	+ Email/PDF: ebn_ais@aisinfo.com	Jan 26 2022 20:35:03	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519270680	+ Email/Text: documentfiling@lciinc.com	Jan 26 2022 20:29:00	Comcast, PO Box 3005, Southeastern, PA 19398-3005
519270681	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 26 2022 20:34:53	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
519492554	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 26 2022 20:29:00	Internal Revenue Service, Department of the Treasury, P.O. Box 9019, Holtsville, NY 11742-9019
519270679	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 26 2022 20:34:50	Chase Auto Finance, 700 Kansas Lane, Mail Code LA4 6945, Monroe, LA 71203
519270685	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 26 2022 20:34:56	JPMCB Auto Finance, 700 Kansas, Mail Code LA4 6945, Monroe, LA 71203
519321923	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 26 2022 20:34:56	JPMorgan Chase Bank, N.A., Na ional Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
519276628	Email/PDF: resurgentbknotifications@resurgent.com	Jan 26 2022 20:34:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519282389	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 26 2022 20:34:56	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519280452	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 26 2022 20:29:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
519270692	+ Email/Text: jboehler@shorememorial.org	Jan 26 2022 20:30:00	Shore Medical Center, 100 Medical Center Way, Somers Point, NJ 08244-2300
519270694	+ Email/Text: bankruptcy@sw-credit.com	Jan 26 2022 20:29:00	Southwest Credit Systems, 4120 International Pkwy, Carrollton, TX 75007-1958

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lauletta Birnbaum, LLC, 591 Mantua Boulevard, Suite 200, Sewell
cr	*+	National Financial Solutions, LLC, c/o McCarter & English, LLP, Attn: Inez M. Markovich, Esq., 1600 Market St., Suite 3900, Philadelphia, PA 19103-7242
519491605	*	Internal Revenue Service, PO BOX 7346, Philadelphia, P 19101-7346
519270684	*+	James T Jones, 48 Whyte Drive, Voorhees, NJ 08043-4152

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

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Date Rcvd: Jan 26, 2022

Form ID: pdf901

Total Noticed: 43

Date: Jan 28, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2022 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Debtor Lori Kim Andrews Jones andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor U.S. Bank N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-HE7, Asset-Backed Certificates Series 2007-HE7 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gregory Lomax	on behalf of Creditor Lauletta Birnbaum LLC glomax@lauletta.com, vmarr@lauletta.com
Harold N. Kaplan	on behalf of Creditor JPMORGAN CHASE BANK N.A. hkaplan@rasnj.com, informationathnk@aol.com
Holly Smith Miller	on behalf of Plaintiff Regency Accounts LLC hsmiller@gsbblaw.com
Holly Smith Miller	on behalf of Creditor Regency Accounts LLC hsmiller@gsbblaw.com
Inez M. Markovich	on behalf of Creditor National Financial Solutions LLC imarkovich@mccarter.com, rstratz@andersonkill.com
Isabel C. Balboa	ibalboa@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Sindi Mncina	on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11